



## Office of Louisiana State Fire Marshal Code Enforcement and Building Safety

Department of Public Safety and Corrections  
Public Safety Services



### **DISABILITY/DISEMBLEMENT/ACCIDENTAL DEATH BENEFITS: PROVIDER - THE HARTFORD**

#### **CLASS 1 BENEFITS:**

- ❖ Accidental death and dismemberment catastrophic loss benefit: \$50,000.00
- ❖ Accident total disability benefit: \$250.00 for 52 weeks
- ❖ Accident partial disability benefit: \$250.00 for 26 weeks
- ❖ Rehabilitative employment benefit: covered
- ❖ Permanent total disability benefit: \$25,000.00
- ❖ Heart or circulatory malfunction benefit:
  - Death benefit (under age 70): \$50,000.00
  - Death benefit (age 70 & older): \$25,000.00
  - Medical expense benefit: \$25,000.00\*\*
  - Total disability benefit: \$250.00 for up to 52 weeks
  - Accelerated benefit: maximum \$25,000.00

#### **CLASS 2 BENEFITS – JUNIOR FIREFIGHTERS:**

- ❖ Accidental death and dismemberment catastrophic loss benefit: \$10,000.00
- ❖ Accident medical expense benefit: \$10,000.00\*\*

\*\*Worker's Compensation will offset benefits payable under the Hartford policy.

### **WORKERS COMP BENEFITS: PROVIDER - LOUISIANA WORKERS COMPENSATION CORPORATION (LWCC) through Lewis Mohr Real Estate and Insurance Agency, LLC:**

- ❖ Provide medical and burial benefits in accordance with statute
- ❖ Fund all medically necessary medical treatment related to covered injury.
- ❖ Workers compensation applies to bodily injury by accident or bodily injury by disease.
  - Bodily injury by accident related to duties as volunteer firefighter.
  - Bodily injury by disease must be caused or aggravated by the conditions of your employment.
- ❖ Per the statute, volunteer firefighters are not entitled to the presumptions set forth in the heart and lung act and other related acts that establish a presumption of medical causation for various conditions based solely on employment as a firefighter.

Note: Junior firefighters are not covered under the LWCC policy.